

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 09-28761**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Leydervuder  
552 Prestwick Ln  
Wheeling, IL 60090

Social Security / Individual Taxpayer ID No.:

xxx-xx-9672

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 18, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Service Page 3 of 3  
**CERTIFICATE OF NOTICE**

District/off: 0752-1  
 Case: 09-28761

User: dwilliams  
 Form ID: bl8

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Nov 18, 2009

The following entities were noticed by first class mail on Nov 20, 2009.

db +Michael Leydervuder, 552 Prestwick Ln, Wheeling, IL 60090-6231  
 aty +Tom Makedonski, Law Office of Tom Makedonski, 4248 W Harrington Lane,  
 Chicago, IL 60646-6038  
 tr +Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206  
 14279346 Bank Of America, PO BOX 37271, Baltimore, MD 21297-3271  
 14279352 +GMAC Mortgage, PO BOX 4622, Waterloo, IA 50704-4622  
 14279353 +Harris N.A, PO BOX 6290, Carol Stream, IL 60197-6290  
 14279355 Home Depot, PO BOX 2983, Des Moines, IA 50368-9100  
 14279358 Sallie Mae, PO BOX 9500, Wilkes Barre, PA 18773-9500  
 14279359 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, PO BOX 5855, Carol Stream, IL 60197-5855)  
 14279360 University of Iowa, Student Loan Office, Iowa City, IA 52242  
 14279361 Visa, po box 7202, Mason, OH 45040  
 14279349 citi mortgage, PO BOX 183040, Columbus, OH 43218-3040

The following entities were noticed by electronic transmission on Nov 18, 2009.

tr +EDI: QPDLEVEY.COM Nov 18 2009 18:43:00 Phillip D Levey, ESQ, 2722 North Racine Avenue,  
 Chicago, IL 60614-1206  
 14279345 +EDI: AMEREXPR.COM Nov 18 2009 18:43:00 American Express, American Express Box 0001,  
 Los Angeles, CA 90096-0001  
 14279346 EDI: BANKAMER2.COM Nov 18 2009 18:43:00 Bank Of America, PO BOX 37271,  
 Baltimore, MD 21297-3271  
 14279347 EDI: CAPITALONE.COM Nov 18 2009 18:43:00 Capital One, PO BOX 30281,  
 Salt Lake City, UT 84130-0281  
 14279348 +EDI: CHASE.COM Nov 18 2009 18:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 14279351 +EDI: RMSC.COM Nov 18 2009 18:43:00 GE Money Bank, P.O. Box 981400, El Paso, TX 79998-1400  
 14279350 EDI: RMSC.COM Nov 18 2009 18:43:00 Gap, PO BOX 530942, Atlanta, GA 30353-0942  
 14279354 EDI: HFC.COM Nov 18 2009 18:43:00 HFC, PO BOX 17574, Baltimore, MD 21297-1574  
 14279356 EDI: TSYS2.COM Nov 18 2009 18:43:00 Macys, PO BOX 689195, Des Moines, IA 50368-9195  
 14279357 +E-mail/Text: bnc@nordstrom.com Nordstrom/FSB, PO BOX 6555,  
 Englewood, CO 80155-6555

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2009

Signature:

